

Issue 36: INSIDER'S EDGE: Older Adults and the ACA—The Basics

Welcome back, Insiders! It's that time of the week again....



It's Wednesday! You know what that means? A fresh edition of Insider's Edge!

We've focused a lot of our attention lately on how the ACA is impacting young people, but what should older adults expect? We'll be looking at this question for the next few issues. Let's start with something simple....

Are senior citizens subject to the individual mandate?

Yes. Senior citizens must have minimum essential coverage or qualify for an exemption for each month in a calendar year.

Just like everyone else, certain older adults are exempt from the individual mandate to have health coverage. Can't remember who won't have to pay a penalty? Check out *Issue 23: Don't forget your health insurance!*

Does Medicare coverage count as minimum essential coverage?

Yes. Individuals will be considered to have minimum essential coverage for every month they are enrolled in Medicare.

Can individuals apply for Medicare using Maryland Health Connection? Can Medicare Advantage plans be purchased using Maryland Health Connection?

No, Maryland Health Connection cannot be used to apply for Medicare.

Medicare Advantage plans cannot be purchased through Maryland Health Connection. Individuals also can't use Maryland Health Connection to buy Medi-gap or "Med Supp" plans, which are private plans used to supplement Medicare benefits

Check out Friday's issue for more details on what older adults can expect under the ACA.

Questions? Send them to dhmh.medicaidmarge@maryland.gov.